



# State of Delaware Disability Insurance Program Highlights Summary (April 2011)

<b>What is Disability insurance?</b>	Disability insurance pays a portion of your monthly earnings if you cannot work because of a disabling illness or injury that happens on or off the job. <ul style="list-style-type: none"><li>• <b>Short-Term Disability</b> insurance pays a benefit up to 75% of your earnings, to a maximum of \$2,000 per week.</li><li>• <b>Long-Term Disability</b> insurance pays a benefit up to 60% of your earnings, to a maximum of \$8,000 per month.</li></ul> This summary describes the Short-Term and Long-Term Disability plans provided at <b><u>no cost to you</u></b> by the State of Delaware through The Hartford.* Please see the Benefits Booklet available from your employer.																																			
<b>When do my benefits start?</b>	<ul style="list-style-type: none"><li>• <b>Short-Term Disability</b> benefits begin on the 31st calendar day of disability and continue through the 182nd calendar day of disability.</li><li>• <b>Long-Term Disability</b> benefits start on the 183rd calendar day of disability and continue until you are no longer disabled or reach age 65, whichever occurs first.</li></ul>																																			
<b>Am I eligible to participate?</b>	Participants in the State Employees' Pension Plan are eligible for the disability insurance program administered by The Hartford.																																			
<b>Do I need to enroll?</b>	Eligible new employees are automatically enrolled in the Short-Term and Long-Term Disability plan.																																			
<b>When is it effective?</b>	The disability insurance program administered by The Hartford was effective January 1, 2006 and renews each year on January 1 <sup>st</sup> .																																			
<b>What is the definition of "earnings?"</b>	Your earnings are your regular monthly pay from the State of Delaware just prior to your date of disability, not including bonuses, overtime or other extra compensation.																																			
<b>If I'm disabled, can the amount of my benefit be reduced?</b>	Yes. As described below in the <i>Benefit Amount Reductions</i> section on the following page, your monthly Long-Term benefit may be reduced by other income you receive.																																			
<b>How long will my disability payments continue?</b>	<table><tr><td><b>Age When Disabled</b></td><td>Prior to age 60</td><td>Age 60</td><td>Age 61</td><td>Age 62</td><td>Age 63</td><td>Age 64</td><td>Age 65</td><td>Age 66</td><td>Age 67</td><td>Age 68</td><td>Age 69+</td></tr><tr><td><b>Benefit Duration (Months)</b></td><td>To age 65 (60 months)</td><td>60</td><td>48</td><td>42</td><td>36</td><td>30</td><td>24</td><td>21</td><td>18</td><td>15</td><td>12</td></tr></table>												<b>Age When Disabled</b>	Prior to age 60	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65	Age 66	Age 67	Age 68	Age 69+	<b>Benefit Duration (Months)</b>	To age 65 (60 months)	60	48	42	36	30	24	21	18	15	12
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<b>What are my survivor income benefits?</b>	The Survivor Income Benefit pays a lump-sum, three-month benefit to your surviving spouse (or your children in equal shares if there is no surviving spouse) if you die while receiving LTD benefits. If there are no survivors, the benefit will be paid to your estate.																																			

## Important Details

The following are important details about your Disability plan. **Please see the Benefits Booklet available from your employer.**

**Exclusions:** You cannot receive Disability payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- Military service for any country engaged in war or other armed conflict
- The commission of, or attempt to commit, a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

**You must be under the regular care of a physician to receive benefits.**

**Definition of Disability:**

- For the purposes of the **Short-Term Disability** plan, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the plan, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings.
- The same definition of disability applies for **Long-Term Disability** for the 182 day period and the next 24 months. After that, you must be prevented from performing one or more of the essential duties of any occupation.

**Mental Illness, Alcoholism and Substance Abuse:**

- You can receive payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime. After this 24 month period, additional benefits may be available. Your Statewide Benefits Office can provide more detail on this potential benefit.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 month lifetime limit.

**Pre-existing Conditions for Long-Term Disabilities (does not apply if you were hired before January 1, 2006):** Your plan limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition 90 days before the effective date of your plan, you will be covered for a disability due to that condition only if:

- You can receive benefits even if you're receiving treatment, if you have been insured under this plan for 12 months, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

**Benefit Amount Reductions:** Your Short-Term and Long-Term Disability benefit amounts **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan.)

A complete list is in the Benefits Booklet that is available to you through your employer.

**No Reduction of Benefit Amount:** Your Long-Term Disability payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits you start to receive that are funded by your after-tax contributions (this may include parts of Social Security Disability Insurance or similar plans)
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases

This Benefit Highlights Sheet explains the general purposes of the Disability plans being offered, but in no way changes or affects the policy as actually issued. In the event of any difference between the Benefit Highlights Sheet and the insurance policy, the terms of the insurance policy apply. Complete coverage information is in the Benefits Booklet that is available to you through your employer.

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